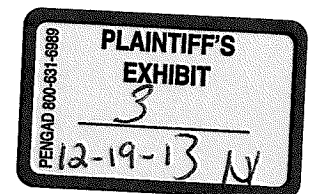# EXHIBIT I

Personal Banker Foundations

Participant Guide
North America Consumer

Citi Learning

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Disclosures

The information contained in this learning meets Citi standards for securing personally identifiable information (PII).

Account information while appearing to be accurate is masked following approved UAT guidelines.

The combination of account information with customer name and demographics do not reflect true account owners.

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Original Printing: 01/2006

Revised: 03/04/13 kc, mjb,cmp

HB# 5331, v20

2   **Citi Learning**   Personal Banker Foundations

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Consumer End-to-End Sales Process

1. Build Rapport

- Stand, welcome client to Citibank, extend your hand & introduce yourself. Acknowledge waiting clients. • Use the client's name
  - • Eye contact   • Smile   • Thank the client

2. Gather Information

- Leverage key open & close ended questions, follow-up questions to gather as much information about the client.
- Actively listen and summarize conversation and log information throughout using the fields on EDB1/EDB2 & Notepad.

NEW TO BANK CLIENT
(No Citibank Relationship and/or PWM, Card and CitiMortgage Relationship Only):
LEAD WITH CITIPLANNER...

1. Go to the Eclipse "Greet" screen & "Search" for the Prospect.
   - If a CBNA record is listed, preview the 360 screen and $ icon for any targeted offers.
   - If client is not found (or no CBNA record is listed), "Create New Prospect."
2. Click "Go to CitiPlanner" to access EDB1/EDB2 to capture client data.
3. Proceed to Recommend Solutions & Implement Solutions steps as noted below to complete account opening.
4. If you discussed any offers with the client, toggle back to Eclipse & click on the $ icon or Opportunities tab to disposition the offer via the "New Offer" screen.

EXISTING CLIENT
(Servicing or New Account Transactions):
LEAD WITH eCRM....

1. Greet the client in Eclipse.
2. Review Client Profile and Balance Sheet in 360 as well as Customer Notification Pop-ups to understand existing relationship and uncover any existing or potential needs.
3. Review the $ icon & POS tab to see if the client has any targeted offers.
4. Assess client's complete financial needs by asking questions and updating CitiPlanner.
   - Complete CitiPlanner Goal Module (if applicable).

3. Recommend Solutions

NEW TO BANK CLIENT:

1. Recap Needs and enter the recommended Package (including transactional, borrowing or savings solutions) into the Product/ Service Palette on EDB1.
2. Review features of recommended products and services and cite benefits that tie back to client's stated needs.
   ► Leverage *Plain Talk Guide* to discuss standard features that come with a Citibank Relationship, ways to avoid or reduce fees and introduce ThankYou for further cross-sell.
3. Confirm acceptance of recommendations and update the Product/ Service Palette on EDB1.
   ► Provide "Personalized Financial Analysis" pages to the client to review during the account opening process.

EXISTING CLIENT:

1. Recommend products and services that would satisfy the client's complete needs, including any applicable offers.
   ► Leverage *Plain Talk Guide* (if applicable) to discuss changes to the client's overall banking relationship.
2. Before proceeding to account opening, confirm acceptance of all recommendations.
   - If client is accepting a targeted offer, select the offer via the $ icon or POS tab.
   - If client is accepting a non-targeted offer, attach the offer via the "New Offer" screen.
   - If client declines the targeted or non-targeted offer, proceed to open the original account requested.

4. Implement Solutions

Open Accounts
- ☐ Complete account opening via Concierge.

Activate Sticky Services
- ☐ Offer a CBOL demo, activate CBOL, Paperless, CitiMobile and initiate a Bill Pay
- ☐ Enroll Client in ThankYou Rewards.
- ☐ Provide Direct Deposit form.

Setting Expectations
- ☐ Review Client Care Checklist and set expectations for future follow-up call, referral appointments and CitiPlanner Goal sessions.
- ☐ Consolidate relevant documents (i.e., Client Manual and Disclosures) and provide them in the Welcome Folder.
- ☐ Introduce client to Branch Manager and partners.
- ☐ Walk the client to the door and thank them for banking with Citibank.

5. Expand Relationship

Same Day Follow-up
- ☐ Update CitiPlanner, EDB2 and/or Notepad after the new/existing client leaves.
- ☐ For New to Bank Clients – If you discussed any offers with the clients, toggle back to Eclipse & click on the $ icon or Opportunities tab to disposition the offer.
- ☐ Submit referral to the appropriate partner (if applicable).

Proactive Outreach
eCRM:
- ☐ Welcome Calls (2 Day, 14 Day, 45 Day, & 5 Month)
- ☐ Focus Leads
- ☐ Trigger Leads

Book of Business:
- ☐ Relationship Calls based on Book calling protocols

Pre-Call Planning & Post-Call Activities

PRIOR TO ALL OUTBOUND CALLS

REVIEW CONTACT HISTORY:
- ☐ Look for Last Contact Date and Last CitiPlanner Sessions columns in the Book tool.
- ☐ CitiPlanner Note pad for sales notes.
- ☐ One Note for Service Notes.

CHECK CURRENT CLIENT INFORMATION:
- ☐ Eclipse 360 for real-time deposit and loan balances.
- ☐ View LTA to see if client is Likely to Attrite.
- ☐ Business Clients: review the Transaction Journal
- ☐ **YOU MUST:** Verify the Opt-Out and Contact preferences to avoid marketing conversations with clients who have opted to not receive marketing calls.

LOOK FOR RELATIONSHIP DEEPENING OPPORTUNITIES:
- ☐ Review the $ icon & POS tab on Eclipse 360 to see if the client has targeted offers.
- ☐ Determine if client is: Trade-up eligible, enrolled in direct deposit and Bill Pay.
- ☐ View CitiPlanner Everyday Banking 1 & 2 to see if interested in any indicated products or services or to see if there is money outside of Citi.
- ☐ For business clients, also check out the Company Website First Research and Google.
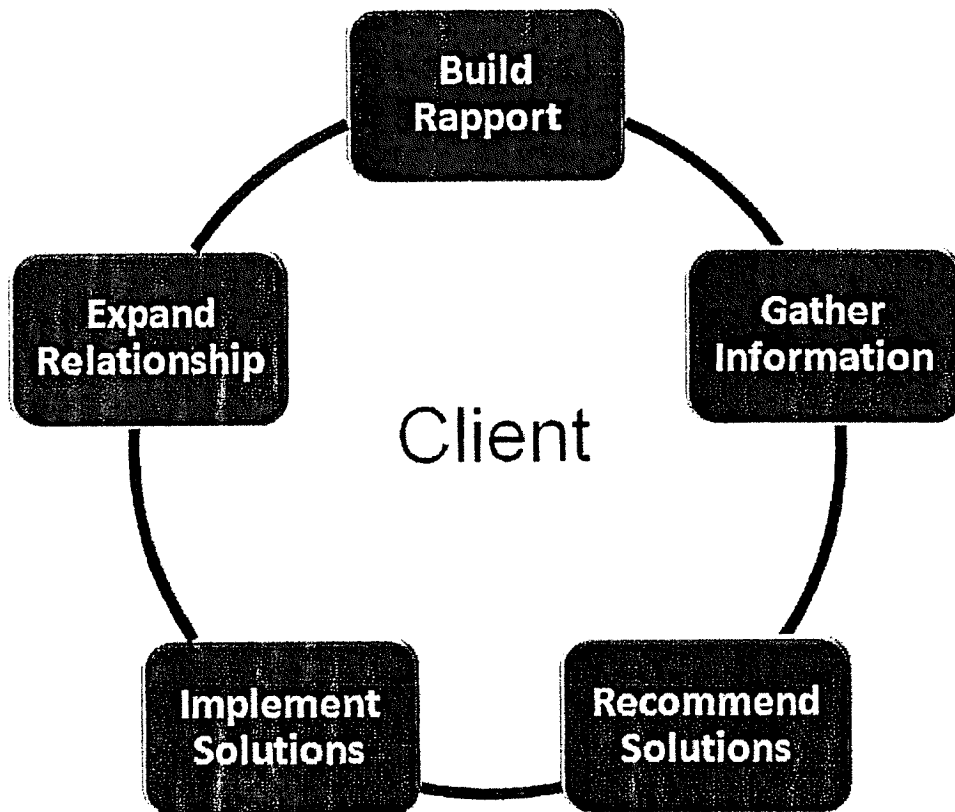
AFTER ALL OUTBOUND CALLS

- ☐ If you presented an offer to the client, perform your disposition in eCRM and then update CitiPlanner EDB2 & Notepad as appropriate.
- ☐ If no offer was presented to the client, then disposition the client in Book.

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Revised: 02/25/2013

Selling the Citibank Way

Build Rapport

Gather Information

Client

Recommend Solutions

Implement Solutions

Expand Relationship

8   **Citi Learning**   Personal Banker Foundations

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CUSTOMER CARE CHECKLIST

To assure that we have acquainted you with the benefits of your account, and we have accurately captured your needs, let's review the following:

☐ **Personal Information** – Verified that all information is correct.

DAVID STAI.J

Home Address: 46 BURRI STREET
SAN FRANCISCO CA 94118

Mailing Address: PO BOX N228 MISSION BAY STATION
SAN FRANCISCO CA 94118

Phone: Home Phone: 415
Work Phone 415

☐ **Checkbook Information** – Verified that all information is correct.

Name/ Address to be printed on checks
DAVID STALL
PO BOX N228
MISSION BAY STATION
SAN FRANCISCO, CA 94118

Mailing Address for Checks
P.O. BOX N228
MISSION BAY STATION
SAN FRANCISCO CA 94118
Checkbook Style   WALLET DUPLICATE CHECK
Checkbook Cover   VINLT COVER - BLUE
Checkbook Cost $0.00
Special Features

☐ **Citibank™ Banking Card** – Verified that all information is correct.

	DAVID STALL
ATM PIN set	Y
Telephone PIN set	N
Debit Card activated for?	Y

Unconsumer use of your temporary ATM card upon receipt of a debit card.

☐ **Account Features** –
  o   Direct Deposit – free, fast, automatic.
  o   Citibank® Online – bill payments, automatic transfers, account servicing, immediate account activity.
  o   ATM – view transactions, transfer funds, get cash, make deposits
  o   Citiphone Banking® – customer service 24/7 with the number on the back of your bankcard

☐ **Bank Services** –
  o   ThankYou – earn rewards for everyday transactions
  o   CitiproSM – discussed how a complimentary CitiproSM financial review could assist you in meeting personalized financial goals
  o   AutoSave – pay yourself first to help save for personal goals

☐ **Service Calls:**
  o   14 days - I will be calling you on __/__/__ at __:__ AM/PM at (__) __-____ to ensure receipt of your checks, bankcard, and answer any questions.
  o   20-60 days – Welcome call performed by our Customer Care Associate to ensure all of your questions have been addressed and to verify that you are satisfied with your account benefits.

☐ **Client Manual and Marketplace Addendum** – Reviewed the fee schedule and associated charges. – Explained & given to Client.

☐ **Account Requirements** – Funds may become immediately available with Checking Plus (variable rate) and Safety Check.
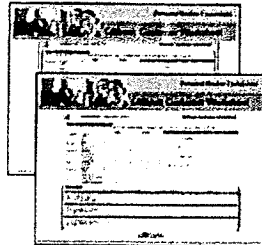
☐ **Funds Availability** – Funds may become immediately available with Checking Plus (variable rate) and Safety Check.

☐ **Disclosures** – Provided the following as applicable
  o   Checking Plus (variable rate)
  o   Ready Credit
  o   Flexible Credit
  o   Citi® Card Take One application

Personal Banker Foundations September 2010

SLIDES: Customer Worksheet

Show two Customer Worksheet slides.

Review each of the sections.

Say: Let's go back to the video with the TV producer and her magazines to see how that sales conversation ended, which is Step 4, Manage Relationship.

Show Step 4 Video – Manage Relationship (1:23)

Say: It's important that you always tell the customer to expect a call from you in a week or so. Explaining what you hope to accomplish or why you will be calling lays the groundwork for an even more effective and productive Welcome Call and future follow-up calls.

Review account documentation printed by system.

Refer participants to the documentation that they printed out for your new account. The system will print the following documents:
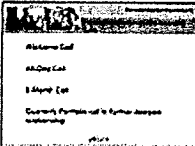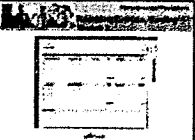
- Signature Card
- Direct Deposit Letter, if applicable
- Customer Care Checklist
- Account Summary
- Certificate of Deposit Account Summary, if applicable
- Checking Plus (variable rate) or Ready Credit disclosure, if applicable
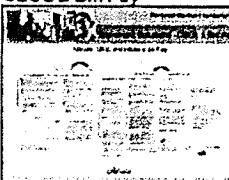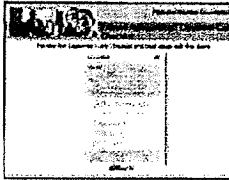- Point of Sale Pre-Approved Credit Offer disclosure letters, if applicable
- Citi Credit Card Terms & Conditions, if credit card application submitted
- Credit Card Application Confirmation form, if credit card application submitted

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CITI-0000125

Personal Banker Foundations January 2010

Module: Account Documentation	
Estimated Time	15 minutes
Methodology	• Facilitated Discussion
Materials/Supplies	• Participant Guide • PowerPoint Slides • Documentation from System Posting Exercise
Objectives	• Identify required documentation and verification process for New Account Documentation

Introduce Ethical Sales Scenario

Say: Welcome Back. Before we begin I am going to read you another scenario and you tell me whether you feel this is an ethical approach or not.

Show Scenario #3 slide.

SLIDE: Scenario #3
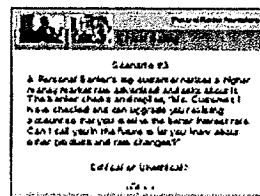
Scenario #3: A Personal Banker's top customer notices a higher money market rate advertised and asks about it. The banker checks and replies, "Ms. Customer, I have checked and can upgrade your existing account so that you receive the better rate. Can I call you in the future to let you know about other products and rate changes?"

Answer: Ethical. Refer participants to Sales Practices Do's & Don'ts #4.

Say: During this section, please refer to the documentation that you printed out for your new account. The system will print the following documents:

- Signature Card
- Direct Deposit Letter, if applicable
- Customer Care Checklist
- Account Summary
- Certificate of Deposit Account Summary, if applicable
- Checking Plus (variable rate) or Ready Credit disclosure, if applicable
- Point of Sale Pre-Approved Credit Offer

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CITI-0000126

Personal Banker Foundations February 2012

SLIDE: Expand Relationship On-boarding Calls	Show Expand Relationship – On-boarding Calls slide.
	Review expectations for Welcome, 45-day, 6-month and quarterly portfolio calls.
	Review account documentation printed by system.
	Refer participants to the documentation that they printed out for your new account. The system will print the following documents:
	• Signature Card • Direct Deposit Letter, if applicable • Client Care Checklist • Account Summary • Certificate of Deposit Account Summary, if applicable • Checking Plus (variable rate) or Ready Credit disclosure, if applicable • Point of Sale Pre-Approved Credit Offer disclosure letters, if applicable • Citi Credit Card Terms & Conditions, if credit card application submitted • Credit Card Application Confirmation form, if credit card application submitted • Personalized Financial Analysis
	Refer participants to Signature Card Procedures in The Source and review (when to complete, Ready Credit procedure, Spanish version and completing)
Facilitator's note: For practice and retention of information, please refer participants to The Source vs. providing the information.	
	Say: Once your client requests are complete and they have left the branch, you will return to the Everyday Banking Module and click on the number "2" in the right top corner of the Needs tab.
SLIDE: Accessing EB2	Show Accessing Everyday Banking 2 slide. Say: The main sections of this screen include: • External Positions • Employment • Dependents
	citibank 39

Personal Banker Foundations June 2011

SLIDE: Implement Solutions CBOL & Bill Pay	Show Implement Solutions CBOL & Bill Pay slide and review.
	Ask: Why do you think this step is important? Expect: • Many clients do not feel that they are tech savvy enough • Clients may prefer to be shown how rather than learn by themselves • Clients may have concerns about the security of paying bills on line • It's just easier to do things the way you've always done them (pay bills by check) Say: What we are asking you to do is to get in the habit of activating CBOL at the account opening. If the client has a payment bill with them, initiate a Bill Pay. A client can also initiate a Bill Payment just using their credit card number. If not, invite them to come back with some bills and you can demonstrate how easy it is to use Bill Pay then.
VIDEO – Recommend Solutions	Show Recommend Solutions video. Debrief video.
	Say: The next step and final step in the Consumer End-to-end Process is "Expand Relationship" – Setting Expectations.
SLIDE: Expand Relationship – Customer Care Checklist	Show Expand Relationship – Customer Care Checklist
	Say: The first step is to review the Customer Care Checklist and next steps with the client. Refer participants to the Client Care Checklist and Session Statement they printed out with the system processing.

Personal Banker Foundations January 2013

SLIDES: Quick Start Guide AND Quick Start Guide: Citi Mobile Apps	**Show** Quick Start Guide slide and review. **Show** Quick Start Guide: Citi Mobile Apps slide and review. **Instruct** participants to access *The Source* – Activating CBOL and Initiating Bill Payment. Review steps and resources, e.g. job aid (Quick Start Guide) - Quick Start Guide: Citi Mobile Apps on Marketing site.
SLIDE: Activate Sticky Services	**Show** Activate Sticky Services slide. **Ask:** What questions do you have so far? **Respond** to questions appropriately.
SLIDE: Setting Expectations	**Show** Setting Expectations slide. • Review Customer Care Checklist and set expectations for future follow-up call ○ Slide transition will display Customer Care Checklist • Present Welcome Kit • Introduce client to Branch Manager and partners

Personal Banker Foundations June 2012

Leaders Guide and PP slides for
Day Four

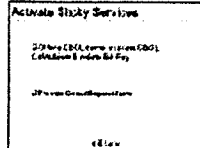**SLIDES: Quick Start Guide AND Quick Start Guide: Citi Mobile Apps**

Show Quick Start Guide slide and review.

Show Quick Start Guide: Citi Mobile Apps slide and review.

Instruct participants to access *The Source* – Activating CBOL and Initiating Bill Payment. Review steps and resources, e.g. job aid (Quick Start Guide) - Quick Start Guide: Citi Mobile Apps on Marketing site.

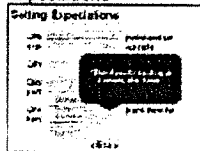**SLIDE: Activate Sticky Services**

Show Activate Sticky Services slide.

Ask: What questions do you have so far?

Respond to questions appropriately.

SLIDE: Setting Expectations

Show Setting Expectations slide.

- Review Customer Care Checklist and set expectations for future follow-up call
  - Slide transition will display Customer Care Checklist
- Present Welcome Kit
- Introduce client to Branch Manager and partners

Ask: What do we mean by partners?

Expect: Mortgage, Citi at Work, Business Banking, etc.

- Walk the client to the door and thank them for banking with Citibank
  - Slide transition will display closing "Customer Greeting"

Say: Now that we have discussed Implement Solutions, let's look at the Consumer End-to-End Process again.

Participant Guide Pg ___

Refer participants to page __ in their Participant Guide.

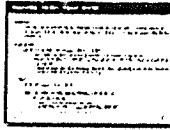## Setting Expectations

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CUSTOMER CARE CHECKLIST

SLIDE: Implementing Solutions - Lesson Overview

**DO:** Review the purpose and learning objectives as shown on the slide. When you get to the WHY section, preface it by saying:

SAY: So why is this important for you? Because successful mastery of these objectives/skills will enable you to meet these performance measures on the job.

DO: highlight the performance metrics bulleted on the slide.
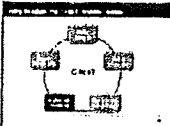
SLIDE: Selling the Citibank Way – Step 4: Implement Solutions

SAY: We've done the first three steps of the sales process – Build Rapport, Gather Information and Recommend Solutions. That brings us to step 4: Implement Solutions.
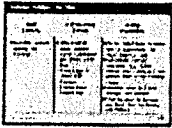
SLIDE: Implement Solutions – the Steps

SAY: There are three components to Implement Solutions:
1. Open Accounts
2. Activate Sticky Services, and
3. Setting Expectations.

DO: Continue advancing the slide to gradually reveal the detailed steps that are part of each major component. Briefly review each step. Explain that you'll go over each of these in more detail throughout this module.

SAY: You had exposure to the account opening process during your in-branch work.

I am now going to demonstrate Implementing Solutions and the account opening process for our client, Julia.

Citi Learning   57

Open Accounts	Activate Sticky Services	Setting Expectations
❏Complete account opening via Concierge	❏Offer a CBOL demo, activate CBOL, CitiMobile® and initiate a Bill Pay ❏Enroll Client in ThankYou® Rewards. ❏Provide Direct Deposit form.	❏Review Client Care Checklist and set expectations for future follow-up call ❏Consolidate relevant documents (i.e., Client Manual and Disclosures) and provide them in the Welcome Folder. ❏Introduce client to Branch Manager and partners. ❏Walk the client to the door and thank them for banking with Citibank

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